

## ABSTRACT OF THE DISCLOSURE

A system and method for conducting sales transactions in a manner that permits a user to access all aspects of their finances to debit or withdraw funds from an account to fund a sales transaction. The system employs a universal account card that permits the user to link to a server associated with a given account. Linking may be achieved through a terminal, which may be employed to read information from the universal account card, and a network that relays information between the server associated with the given account and the terminal.